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THE EVOLUTIONARY ROLE OF INFORMATION & COMMUNICATION TECHNOLOGIES (ICT) IN TRANSFORMING THE RECRUITMENT PROCESS WITHIN PAKISTAN'S BANKING INDUSTRY

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ABSTRACT

This study used the technology advancement and effectiveness model (TEM) with government support as a novel variable in the context of ICT in course recruiting to determine the influence of ICT on company inclination throughout the recruitment process in Pakistan. Through the use of a questionnaire, 280 respondents provided the sample data, which was then evaluated using smart pls and practical sampling. The study's conclusions indicate that while ease of use, impact recruiting, and regulatory backing have a negative impact on ICT throughout the recruitment process, effectiveness & efficiency and trust & transparency have a considerable favorable impact on company propensity toward ICT. According to the analysis, there has been a substantial influence of ICT on the recruiting process, which has resulted in considerable changes to the recruitment process. Additionally, the study's results, which demonstrated that all the research questions and objectives had been substantially met, suggest that local businesses and financial institutions have a crucial role to play in the effective use of technology that will aid in the recruitment of both existing employees and potential new hires.

INTRODUCTION

Globalization of markets and, as a result, a more competitive environment, mutability and the ability to innovate are seen as critical for economic success. Employee knowledge, as well as the ability to manage and disseminate such information within the firm, has been highlighted as one of the most important conditions for innovation. "Intellectual property rights and technical, commercial, and organizational know-how today make up more of a company's productive assets than buildings and machinery". These 'intangible assets' are critical to an organization's competitiveness (J.Keim, 2005). In every contemporary corporation, the Human Resource (HR) department is among the most important departments. Many studies have established that the Human Resource department plays a critical role in the success of any firm. Recruitment, among the several duties that an Human Resource department is supposed to perform, is of particular importance since it is associated with "getting individuals into the business." The drive of the research is to know the influence of recent technology innovations (particularly the notion of Electronic Recruiting) on the employment method and how it has supported contemporary Human Resource managers. The business sector is one of Pakistan's major and quickest expanding industries, and this is often assumed that privileged enterprises operating in Pakistan had adequately reputable Human Resource departments (Malik, M. S., & Mujtaba, M. 2018). The identification of internal and external information sources is the first step in the process of knowledge development and innovation. If the organization's own personnel are unable to produce or acquire the requisite know-how, it must be obtained, for example, by hiring specialists or purchasing other organizations that are reputed to have the necessary expertise. This, however, necessitates the ability of the organization to absorb knowledge and know-how. This skill leads to a better level of knowledge acquisition inside the organization, which raises the quantity of innovation and consequently improves market and financial performance (Okolie, 2017).

Multinational businesses started assigning the functions of the chief executive to the numerous operative heads for example manufacture, promotion, acquisition, then, utmost crucially, the human resource division in industrialized nations when the country's economic position was shifting. The goal of founding separate Human Resource departments were to find qualified candidates for these open roles. The flora of work is altering daily, thanks to an unusual growth in the dynamic character of the corporate setting. One of the furthermost basic duties of the HR divisions is enrollment. It is the process of locating and hiring the best candidates for a company. This process involves a series of processes in which an organization uses various recruiting tactics to find and attract a pool of competent individuals. The notion of "skill development" drives the modern market. Companies are becoming more conscious of the importance of hiring and alike the appropriate source for the exact post at the accurate period. Nevertheless, previously, the conditions were extremely unlike, as described before, with company recruiting practices becoming more civilized after the 1990s. Several organizations have begun to use recruiting services to help them with their hiring needs. These organizations

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were in charge of employing technical and non-technical personnel for these businesses. As sectors began to provide new positions on a regular basis, hiring shifted to meet the demands of the labor market. These businesses chose to recruit workers on a daily basis. However, following the industrial age in the 1990s, commerce started to look for further technological besides qualified workers in order to boost production and product quality. Reaching acquaintances or collaborators for recommendations, directing administrative explorations, and placing journal advertising these all are illustrations of definitive recruitment methods. This procedure endures to occur frequently to expand, sustain, or realign the labor force if changes in the organization's policy, technological, position, consolidation, takeover, or worker voluntary departure occur. As worldwide rivalry increases and corporations grow more labor-intensive, result exceptional individuals turn out to be more vital than forever, and recruiting the true applicants at the fitting time becomes most problematic than always. Old-style employing approaches are no longer enough or appropriate in fascinating a adequate pool of suitable applicants. To fascinate those, numerous organizations have turned to cultured employing strategies or a mixture of employment procedures.

The tremendous development of innovation had led to in many variations in every single area of the company. To discover the finest applicants, many firms are using innovative tactics in their recruiting and selection processes. In today's environment, recruiting efforts would be incomplete without the use of the expression "cyberspace." The concept of profession board was introduced into the service marketplace at the outset 2000. In that same year, Monster.com became the first online job board. The latest technique of recruiting is electronic recruitment. The cyberspace possibly employed by means of the most up-to-date recruiting and selecting tool. For both job searchers and businesses, it is a true technical advancement. Electronic recruitment was initial mentioned in Human Resource journals during the middle of 1980. Subsequently, technical progresses completed Human Resource further efficacious. Within year 2000, the concept of Electronic Human Resource Management was presented to marketplace. Pakistan's dilemma is like as that of other developing nations, resulting technical development. enormous companies also highlighted Electronic Recruitment. Many "job boards" such as www.job.com.pk, www.Rozee.pk, www.Mustakbil.com.pk, and divers networking media spots for example LinkedIn it is active in Pakistan. Such employment panels help job hunters become more aware of available positions.

Problem Statement

The quantity and worth of applicants applying internet-based technologies, the deficiency of understanding about electronic recruitment among the HR communal, and senior managers' limited obligation to electronic recruitment remain altogether factors in electronic recruitment. Officialdoms using electronic recruitment systems, for instance, take acknowledged many requests as of incompetent applicants. On the identical period, a deficiency of information of electronic recruitment amongst Human Resource experts and a deficiency of assurance amongst senior directors. they have hindered the current execution of electronic recruitment in nearly organizations. Moreover,

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Cyberspace employing has provoked doubts amongst probable aspirants about the sanctuary and privacy of their private data. Several recruiting websites provide secrecy policies that explain how the info provided by candidates would be maintained and utilized. Information sanctuary, beside this the remnants a major fear, mainly when in terms of personal information. The outdated staffing procedures are communicating groups or member recommendations, fetching in administrative exploration, by means of journal advertisements etc. Holm, A.B (2012). The recruitment of brilliant employees becomes vital and attracting the accurate candidates at the right time gets difficult than ever Tohidi, H (2014). The practice of conservative employment procedures is not extended sufficient and timely to fascinate satisfactory pool of capable candidates. The speedy development in expertise had fetched numerous fluctuations to separately division of organizations (Awang et. al, 2013).

OBJECTIVES

I. To evaluate the impact of ICT on the recruitment process in banking industry.

II. To identify the ICT, contribute to the effectiveness of recruitment process in banking industry.

LITRATURE REVIEW

The concept of Recruitment & E-Recruitment

Recruitment is the basic segment of the development of any organization. Recruitment is the way for determines the righteous employees for the organization who can increase the output of the organization. Efficient selection is the objective because it increases the depth of learning of the applicants for the advertised job. This mean having a rationale observation about the vacancy they are appearing for and directing a notable part of the hiring budget to the resources for fixing practical long-term benefits for the association (Boivin et al., 2014).

In the State of Kosovo, the employment procedure is directed by means of old-style recruitment approaches nevertheless they remain non-enough to fascinate capable personnel. The explanations are for old staffing approaches emphasis on a minor energetic inadequate cluster of possible candidates and does not stretch the creativity entree to the significantly required later inactive applicant aptitude (Dutta, 2014; Khullar, Pandey & Read, 2017; Singh & Sharma, 2017). Implication of web might understand as scrutiny out top suitable profession is just a tick missing. Profession gateways, corporation sites and societal interacting all kinds recruiting quick and aids in result superlative align for empty locations. Electronic recruitment is in receipt of cool amongst hiring managers and profession searchers for of its assistances similarly stint, valuation, superiority, etc. By simply a movement of the mouse or clicking on the screen of his mobile or tablet, one will find the occupations as per his services, education and expert knowledge. (T.S.KUMAR, 2019)

Technology Advancement and E-Recruitment

Increasingly corporations are actively including the net into the subsequent phases of their recruiting procedure: selection suitable persons might grab a plenty of while and capitals, particularly once there are a much of requests. apply assessment software is nowadays existing. As a practice of selection of the appropriate candidates, on web based. attitude and aptitude examinations are charming increasingly prevalent Video call conferencing has also advanced, letting for web-based meetings, in addition to online job proposals and receiving, with e-signup permitting candidates to agree to take and settle proposals online. Web-based methods had been incorporated to the comportment of training in many firms, a practice known as e-onboarding (Ribson & WS Taylor, 2020).

These are some of the essential aspects of today's expanding technological development is emerging information and communication technology (ICT), which has influenced individual, organizational, and global social connections. Technological progress is triggering huge fluctuations in the way corporates and nations unify creation, trade possessions, capitalize cash, and make innovative goods and developments. Most operations in modern organizations have been altered by the use of information and communication technologies. One of these is the recruiting, selection, and placement function of human resource management (HUMAN RESOURCE MANAGEMENT). The use of ICT to carry out this duty is known as online or e-recruitment, and it has not only resulted in the development of a larger pool of candidates (Ardrain, 2017)

Effectiveness and Efficiency

Through decreasing the duration, it takings to service persons, applicant tracking systems cut the cost of recruiting significantly. Much, possibly all, of the paper-based process is detached, and the required moment to ample managerial responsibilities comparable placing schedules and keeping archives is considerably abridged. Career beginnings are as well publicized on web (on Job Website or on the corporation's job sites). expense savings are classically accomplished over web assessment and pre clarifying of unsuitable candidates, letting hiring executives to emphasis on excellence appointment although reserving period and info input over the electronic recruitment structure. between employment directors, line managers, and candidates, dipping the period required for statement flanked by parties (Tim, 2020).

Web submissions can be recognized and moved further efficiently by hiring managers utilizing e-recruitment software. The usage of career precise interrogations and progressive assortment progressions to pre-judge/screen applicants benefits the business to focus quickly on the utmost qualified individuals. Additionally, rising a capacity pool of candidates by recollecting great forecasts for future opportunities. It permits executives and recruiting managers to line them once a suitable opening develops. Since of the practice of electronic recruitment software, line managers have more admittance to the

development of their profession demands. Despite the fact that they show an extra inactive slice in the staffing procedure, they are essential be kept back up to a day. Line bosses might contact candidates' information and trail the development of employing creativities at any time by electronic recruitment program (Yasin & Shafi, 2020).

THEORETICAL FRAMEWORK
The Harvard model became created in 1984 at Harvard University by virtue of cluster of experts commanded by Michael Beer. The idea assists as a planned road chart intended for entirely executives in their communications with personnel, highlighting the human or soft side of HUMAN RESOURCE MANAGEMENT. It purposes for worker obligation somewhat than controller. this too assumes that staff must be consistent, knowledgeable, and cost-effective (Poring et al, 2017). The Harvard Model is intended to assist top-level managers in developing positive relationships with their employees and focusing on the soft (human) parts of e-human resource management. Contextual determinants, stakeholder interests, human resource management strategies, human resource management outcomes, and longstanding allegations are the five elements of the Harvard model. The disadvantage of this model is that it considers a soft human resource management strategy that focuses on employees while disregarding a hard Human Resource Management approach that focuses on the organization's requirements, resulting in increased social loafing and workplace disputes.

Conceptual Framework
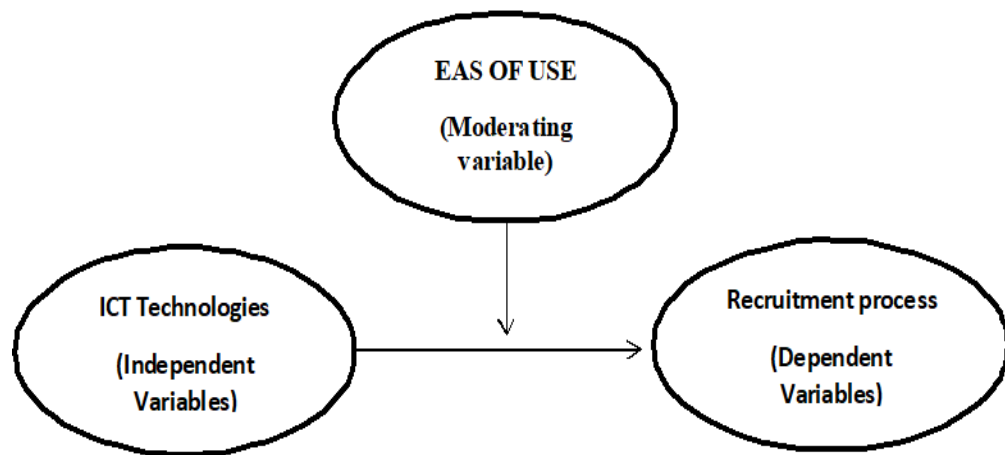
Figure 1: Conceptual Model

RESEARCH METHODOLOGY
This research is carried out to inspect the impact of ICT on recruitment process in banking industry in Pakistan. The flora and fauna of the study is causal/recreational study. Informal study, as well recognized as explanatory study and is directed in order to categorize the intensity and attribute of causality relations. The present study follows quantitative technique. In this research data

is collected through questionnaire from different employers and employees in banking industry of Pakistan. The total respondents who answered questionnaire were 240, among which 61% male respondents and 39% female from different cities of Pakistan.

RESULTS
Table 1: Demographics of the Study

	Group	**No of Respondents**	**Percentage**
Gender	Male	147	61.3
	Female	93	38.8
	Total	240	100
Age	20-30	148	61.7
	30-40	76	31.7
	40-50	14	5.8
	50 and above	2	0.8
	Total	240	100
Status	Single	159	66.3
	Married	80	33.3
	Total	240	100
Location	Punjab	6	2.5
	Sindh	1	0.4
	Kpk	210	87.5
	Gilgit Baltistan	5	2.1
	Islamabad	18	7.5
	Total	240	100
Education	Undergraduate	48	20
	Graduate	87	36.3
	Masters	41	17.1
	MS/PHD	64	26.7
	Total	240	100
Income	Less than 20000	103	42.9
	20000-40000	52	21.7
	40000-60000	35	14.6
	60000-80000	25	10.4
	80000 and above	25	10.4
	Total	240	100
E - Recruitment	Never	102	42.5
	Occasionally	81	33.8
	Usually	44	18.3
	Frequently	13	5.4
	Total	240	100

The current study used an adopted questionnaire which was distributed among the individual users of ICT in Pakistan. Two hundred and 40 responses were received by the researcher after removing the unfilled and outliers from the data.

The above table represents the demographic study of the analysis which includes gender in which 147(61.3%) male respondents and 93(38.8%) are female respondents beside this the age of respondents from 20 to 50 and above has been studied in which majority of the respondent is from 20 to 30 years including 148(61.7%) among 240.

The demographics as shown by the above table show questionnaires were distributed to different age groups, the results show that 148 responses were collected from the span set of 20 to 30 years, 76 responses from 30 to 40 years, 14 from 40 to 50 years, and 2 replies as of 50 and above are collected. Maximum responses were collected after the phase cluster of 20 to 30 years and the reason is that now a day the number of young users of ICT has been increased and they have more literacy and understanding about ICT. Similarly, the questionnaires were distributed to males and females. Out of 240, 147 responses were collected from the male while 93 have been collected from the females. The reason is that in Pakistani society most of the investment decisions are taken by the male, while females take care of their home and children that's why the male response is higher than the women. The responses from the unmarried respondents as shown by the above table while it shows 159 questionnaires filled by the unmarried, which shows that unmarried were involved mostly in the filling of questionnaire. As far as the educational background of the respondents is concerned, questionnaires were distributed to different education background ICT users the results as shown by the above table that 48 responses from Undergraduate, 48 responses from undergraduate, 87 from graduates, 41 from masters, and 64 responses from higher studies investors such as MPhil and Ph.D. It shows that most of the responses were collected from educated people, which means that now a day's most of the ICT users are educated and do involve in certain trade activities in Pakistan.

Different income levels were included in the respondents, such as 103 responses from the investors who has less than 20000 monthly incomes, 52 responses from 20000 to 40000 income levels, 35 responses from 40000 to 60000, 25 responses from 60000 to 80000, and 25 from more than 80000. This figure shows that most of the responses were received from the ICT Users having an average income because they are always in search of another source of income to fulfill their secondary needs of life. the status of the majority of the respondent is single including 159(66.3%) moreover our study has been conducted in all regions of Pakistan but the majority of the respondent is from Kpk 210(87.5%) out of 240 and we have also kept in a view to effectively analyzing data, therefore, we have also considered the education and income. The majority of the respondent are graduates and their income are less than 20000. however, the frequencies of ICT usage 102 which is (42.5%) means that those respondents are not familiar with financial technology. The findings also reveal that 56 percent of respondents were aware of ICT services, while 42 percent were not. 72 percent of those polled had utilized ICT services including applications and websites, while only twenty percent had not. When it came to clients' knowledge of the differences between Islamic and traditional ICT, 66 percent comprehended and understood the distinctions

Table 2: Descriptive statistics

	N	Minimum	Maximum	Mean	Std. Deviation
EE	240	1.00	5.00	3.5508	.74052
EU	240	1.00	5.00	3.5240	.75760
TT	240	1.00	5.00	3.3396	.72051
IR	240	1.00	5.00	2.9694	.89161
RS	240	1.00	5.00	3.4188	.68621
II	240	1.00	5.00	3.6492	.69336
Valid N (list wise)	240				

In table 2 of descriptive statistics shows all independent and dependent variables which include the result in the form of mean and standard deviation besides this table also indicates the maximum and minimum value of variables. The dependent variable customer intention has a mean of 3.64 while its standard deviation is 0.69336 which is highly significant. PU has a least value of 1.00, a extreme values of 5.00, a mean is 3.5508 and SD is .74052 which can be termed moderately significant. For PEU the lowest value observed is 1.00 while the extreme value is 5.00. The mean value of 3.5240 and SD value of .75760 imply a moderately significant trend. Along with this perceived usefulness, the lowest value is 1 and the highest is 5 remained for all independent variables. The mean of PU is 3.5240 and the standard deviation is 0.75760.

Table 3 Measurement Model

Items	Factor Loadings	Cronbach's Alpha	Rho A	Composite Reliability	Average Variance Extracted (AVE)	Variance Inflation Factor (VIF)
Effectiveness & Efficiency		**0.900**	**0.900**	**0.926**	**0.715**	
EE1	0.857					2.387
EE2	0.889					2.886
EE3	0.915					3.323
EE4	0.771					1.733
Ease of use		**0.881**	**0.885**	**0.919**	**0.739**	
EU1	0.823					2.270
EU2	0.901					2.539
EU3	0.824					2.084
EU4	0.854					2.315
EU5	0.822					2.157

			0.907	0.850	0.660			
Trust & Transparency		0.782						
TT1	0.616					1.499		
TT2	0.865					1.871		
TT3	0.923					1.668		
Impact Recruitment		0.903	0.907	0.928	0.721			
IR1	0.862					2.850		
IR2	0.864					3.001		
IR3	0.812					2.092		
IR4	0.869					2.821		
IR4	0.838					2.406		
Regulatory Support		0.862	0.863	0.906	0.707			
RS1	0.840					2.083		
RS2	0.858					2.222		
RS3	0.831					1.880		
RS4	0.834					1.956		
Inclined ICT		0.795	0.825	0.866	0.621			
II1	0.844					1.762		
II2	0.780					1.731		
II3	0.856					1.984		
II4	0.655					1.292		

Factor Loading

The above table 4 depicts the result obtained for all measurements of different variables including effectiveness & efficiency, ease of use, trust & transparency, impact recruitment, regulatory support, and inclined ICT. The factor loading shows the reliability of the constructed variable which suggests that the main value of factor loading in the above table is 0.616. In the table, all the remaining values have been surpluses from the suggested value hence supporting the validity of data.

Cronbach's Alpha

The data has been collected from reliable primary sources through questionnaires therefore it is extensively important that data must be relevant and reliable Cronbach's alpha is an important tool through which the researcher assessed the

reliability and consistency of the collected data. The recommended value of Cronbach's alpha 0.782 is considered highly significant in the satisfaction level of the reliability of the data. From the above table, we have concluded that these facts are consistent, credible, and relevant aimed at extra examination.

Rho A

To evaluate the reliability of data the structural equation of Rho A is used which suggests the value of Rho A 0.825 which shows the significant level of data.

Composite Reliability

The model of composite reliability is constructed based on the consistency of the data. The values obtained for composite reliability of EE is 0.926, for EU (0.919), for TT (0.850), for IR (0.928), and RS (0.866). The values shown by the composite reliability are satisfactory and within the acceptable range for data analysis.

Average variance extracted

An important technique to access the reliability of data and conversion validity of the primary data. The average variance extracted must be greater than 0.5 to accept the data for variables. The above table reflects the average variance extracted at 0.715 for usefulness, 0.621 for trust. The value which is shown in the above table for all variables is acceptable in the average variance take out. Moreover, the worth of Cronbach's alpha, Rho A, Composite reliability, and average variance extracted values are by the recommended model. Therefore, the measurement model is acceptable.

Variance inflation factor

The variance inflation factor is a very important tool to analyze multicollinearity among two or more models which are correlated with each other. Multi collinearity is used to evaluate VIF. Whereas VIF is used to measure the reciprocal value of the constructed variable in the study. Moreover, when the value of VIF is less than 5 it shows that there is no multicollinearity among the models while if the value of VIF is greater than 10 then the multicollinearity among the model is acceptable. In the above table, VIF values of all variables are less than 10 therefore there is no multicollinearity in a constructed model. Thus, the data is further processed and analyzed through the structural model.

Discriminant Validity

After getting the reliability and validity data through the dimension model, discriminant validity was also utilized to evaluate the validity of primary data for whole variables. Discriminant validity can explain the square root of average variance extracted for each variable that must be exceeded from the degree of significance viewing the co-relation amongst altogether relevant variables which exist in the model. The discriminant validity is used to effective techniques including Fornell-Larcker Criterion and Hetrotrait no trait (HTMT) co-relation.

Table 4 Fornell-Larcker Criterion

	CI	PEU	PR	PU	RS	TR
EE	**0.845**					
EU	0.557	**0.860**				
IR	-0.091	-0.073	**0.812**			
TT	0.610	0.603	-0.111	**0.849**		
RS	0.563	0.404	0.094	0.494	**0.941**	
II	0.523	0.593	0.025	0.502	0.539	**0.788**

The technique is used by discriminant validity including the square root of average variance extracted to analyze the correlation of all variables. All the constructs have strong relation with one another and their model whereas average variance measures the connection with all construct in measuring the degree of Co-relation moreover durable or frail. The result which is shown in the above table shows that the square root of average variance extracted showed a greater and stronger correlation of each construct including indiscriminate validity. Moreover, the Fornell-Larcker Criterion value should be greater than the square root of the average variance extracted in the model of discriminant validity. In the table 4 the value for EE 0.845, EU 0.860, IR 0.812, TT 0.849, RS 0.941, and II 0.788 were obtained. All these values are greater than the given criteria in the table so it shows a strong discriminant validity model.

Table 5 Discriminant Validity (HTMT 0.90 Criterion)

	EE	EU	IR	TT	RS	II
EE						
EU	0.624					
IR	0.112	0.103				
TT	0.674	0.676	0.118			
RS	0.638	0.465	0.115	0.556		
II	0.604	0.696	0.144	0.581	0.652	

HTMT ratio is another correlation tool which is used to measure the discriminant validity owing to some flaws in the Fornell-Larcker Criterion. HTMT model has been developed to cover up the flaws in the Fornell-Larcker Criterion. The HTMT ratio models use the technique of geometry mean and hetromonotrait method to find out the co relation among the variables. In more suitable model, the HT correlation should be less than MT correlation which

emphasize that HTMT ratio should be smaller than 1.0. In the above table all the indicated values are less than 1.0 therefore the discriminant validity model establishes.

ANALYSIS OF STRUCTURAL MODEL

The structural model is used to develop and evaluate the relationship between exogenous and endogenous variables to identify the correlation and constructed variable. Furthermore, this is used to analyze the whole hypothesis in the research.

Table 6: Summary of the structural model

	Stnd. Beta	Stand. Error	t-value	p-value	Decision
Effectiveness & Efficiency -> ICT	0.200	0.080	2.488	0.013	**Supported**
Ease Use -> ICT	-0.075	0.060	1.243	0.214	**Not Supported**
Impact Recruitment -> ICT	0.283	0.084	3.365	0.001	**Supported**
Regulatory Support -> ICT	0.292	0.074	3.919	0.000	**Supported**
Trust & Transparency -> ICT	0.107	0.075	1.427	0.154	**Not Supported**

The above table 6 evaluates the hypothesis through the PLS model and structural model by using smart PLS. S.E.M examine the hypothesis whether supported or not supported, and the study so the structural model and its different elements including beta, standard error, T- value, and p-value to establish the decision for all hypotheses. The recommended value of T and P- is 1.96 and above while 0.05 and lower.

The first hypothesis Effectiveness & Efficiency on ICT and its p-value is 0.013 the particular is smaller than 0.05 the suggested value, therefore, H1 is significantly accepted. The second hypothesis is Ease Use on ICT and its p-value is 0.214 which is more than 0.05 the recommended value, therefore, our H2 is significantly rejected. The third hypothesis Impacted Recruitment on ICT and its p-value is 0.001 the particular is less than 0.05 the recommended rate, consequently, our H3 is significantly accepted. The fourth hypothesis Regulatory Support on ICT and its p-value is 0.000 which is less than 0.05 the recommended value, therefore, our H4 is significantly accepted. Park, Kim & Forney (2006), validated that government backing is an important external factor in the introduction of introducing new technology. The fifth hypothesis Trust & Transparency on ICT and its p-importance is 0.154 that is more than 0.05 the indorsed worth, therefore, our H5 is significantly rejected.

Table 7 Model fit Measures in Smart PLS

Name of Index	Saturated Model	Estimated Model	Model Fit/ Not Fit	Level of acceptance
SRMR	0.063	0.063	Fitted	<.10 <.08
NFI	0.787	0.787	Fitted	Closed to 1

The framework fit measures in Smart PLS two indexes have been considered as per previous literature i.e., one is SRMR, whose saturated model and estimated model value is 0.063 which is less than 0.10 so this model is fit. The second variable is NFI whose Saturated model and estimated model value is 0.787 which is closed to 1, Thus it also suggests that the model fit.

DISCUSSION
The study's goal was to determine what factors impacted organization' propensity to use ICT services during the recruitment. According to the research, ICT's expansion gives opportunities for unbanked individuals and businesses with low financial literacy to live better lives and operate more sustainable operations in the future. The goal of the study was to determine the influence of ICT services on customer inclination in the Recruitment process.
H1: Effectiveness & efficiency has a significant impact on ICT services in the Recruitment process in Pakistan: The first hypothesis is Effectiveness & efficiency ICT and the p-value is 0.001, which is lower than 0.05 the recommended figure therefore our H1 is significantly accepted. Technology Acceptance Model (TAM) theory advocates that Effectiveness & efficiency has a significant impact on the ICT. However, during the recruitment process, the flow of e recruitment increases than branch banking, and the employess' inclination toward ICT sustainability increased. As the prior literature also reflects that ICT emerging digital transitions very fast around the globe but its challenges along with opportunities for developing countries. The result of this study also reflects that customers' inclination has been increased toward ICT during a pandemic. During my study, it has been analyzed that might be ICT get a new era of digitalization of banking and business community development.
H2: Ease of use has a important influence on ICT services in the Recruitment process in Pakistan: The second hypothesis was Ease of Use ICT and its p-value is 0.013 that is less than 0.05 the recommended rate hence our H2 is significantly accepted. Technology Effectiveness Model (TEM) theory advocates that perceived ease has a significant impact on the ICT. In addition to this, the customers' inclination increased if they had known how and significant information about ICT. Prior literature also reflects that TAM theory has advocated the perceived ease that flow of customers increased toward ICT and ease to use. The result of this study also reflects that customers' inclination has been increased toward ICT during a pandemic. The scholar has analyzed that 21 century is an era of the digital revolution that would lead the world to innovation and technology in business transactions.

H3: Trust & transparency has a significant influence on ICT services in the Recruitment process in Pakistan: The third hypothesis Perceived Trust and its p-value are 0.154 which is more than 0.05 the recommended value, therefore,

our H3 is significantly rejected. Several empirical investigations have also discovered that trust plays a crucial role in influencing potential users' views about utilizing new technologies. Ananda and Mikhratunnisa (2020) has discovered that perceived trust had a strong association with users' attitudes about adopting mobile banking services, while (Siklós, 2016) found similar results. Users' perceived trust had a considerable impact on user attitude, according to their research. In the context of ICT services,(Hu, 2019) points out that user trust has a strong correlation with views toward ICT adoption.

H4: Impacted recruitment has a significant impact on customers' Inclination towards ICT services in the recruitment process in Pakistan: The fourth hypothesis is Impacted recruitment ICT and its p-value is 0.214 that is more rather than 0.05 the indorsed value therefore our H2 is significantly rejected. Government assistance, according to Pousttchi and Dehnert (2018) Impacted recruitment an outside element that plays a significant impact in the adoption of new technologies. Financial counseling, implementation of new rules, fiscal and tax guidelines, and infrastructure, among other things, are all examples of government support, according to (Carbo-Valverde, 2017). Furthermore, proactive governments, according to Thakor (2020) ICT will affect people's perceptions that they exist to promote a specific system. Schoenholtz (2016) discovered that government assistance has a beneficial influence on people's perceptions of technology's utility if they believe the technology would bring value.

H5: Regulatory support significantly influenced ICT. The fifth hypothesis Regulatory Support and its p-value are 0.000, which is lower than 0.05, the recommended value hence, our H5 is significantly accepted. Financial counseling, implementation of new rules, fiscal and tax guidelines, and infrastructure, among other things, are all examples of government support, according to (Carbo-Valverde, 2017). Furthermore, proactive governments, according to Thakor (2020) ICT will affect people's perceptions that they exist to promote a specific system. Schoenholtz (2016) discovered that government assistance has a beneficial influence on people's perceptions of technology's utility if they believe the technology would bring value.

CONCLUSION
The aim of the research was to investigate the influence of ICT services on recruitment process in banking sector. For this purpose, the data were collected from the firms using ICT services in Pakistan through an adapted questionnaire. The composed facts were then scrutinized by using SmartPLS software. There were five independent variables Effectiveness & Efficiency, Ease of Use, Impacted Recruitment, Regulatory Support and Trust & Transparency, and one dependent variable i.e., ICT. The verdicts of the research specified that there is a weighty influence of effectiveness & efficiency on ICT. Secondly, the outcomes disclosed the insignificant impact of ease of use on customer inclination. Third, there is strong and significant relation of impacted recruitment with ICT. Fourth, there is a strong and significant relationship of regulatory support with ICT. Last, but not least the variables show insignificant relation of trust & transparency with ICT. However, the overall findings show that there is a optimistic and substantial impact of ICT services on customer

inclination because the flow in the transaction ratio has been increased during the pandemic. The finding of the study has indicated that all independent variables have a subsequent effect on the dependent variable and further analyzed through Smart PLS hypotheses test in which all hypothesis has been supported except H_2 and H_6 that are considerable indicate that ICT services have a significant impact on the customers' inclination during recruitment process.

This research has shown that e- recruitment is a crucial component for the expansion of the economy. It has a major impact on Pakistan's economy. It is imperative to raise e-recruitment customer satisfaction levels, a challenging area in the electronic recruitment sector, in directive to establish a good electronic recruitment system. The Pakistani e-recruitment system, however, is having issues with e-payment, e-traceability, and website design. The current study's findings suggest that by enhancing information and communication technologies, these issues can be reduced (ICT). ICT is acting as a link between customers for e-payment, traceability, website development, and e-recruitment. Technology for information and communication (ICT) offers the instantaneous e-recruitment capability, more security.

Based on the result which is shown and analyzed through Smart PLS and different statistical model which shows that how ICT does change the recruitment process and what does the firm's adoption change during the situation. The analysis of the research suggests that there is a weighty impact of ICT on the recruitment due to which the technological dramatically changed beside this the finding of the research lectured all the study inquiries and research goal have been achieved significantly which suggests that the local businesses and financial institutions have an imperative role to use technology in a very effective way and facilitate the existence and potential customers towards digital recruitment that will lead the business of the country.

THEORETICAL IMPLICATION

It has a main influence on Pakistan's economy. This research do not disclose in the least definite difficulties for Human Resource specialists by means of several electronic recruitment techniques, and nobody of my recipient stated or criticized nearby presence obligatory to acquire a plenty of innovative knowledge. Although on other hand, the electronic recruitment structures were actually relaxed to practice, and when introduced by an outside submission facility benefactor, were up and successively in factually no period. Though, as communique with candidates acts an extra important part in the novel procedure, recruiting executive's must be mindful of the enlarged strains linked by this duty. In specific, unusual consideration must be prearranged to happenings connected to Net message and automatic transmitting. This was a apprehension stated by numerous recruiting managers, and two of the occasion organizations finished additional capitals and particularly refined supervision existing to pact through the matters of connected message. By the growing usage of operational societal interacting for employment drives, the task of collaborating with applicants turn out to be even more multifaceted.

IT services in relations of innovative stations aimed at computer-generated applicant magnetism hip the net in over-all and in public broadcasting in

specific or intended for the usage of creativity structures in Human Resource, this has too considerable status that altogether connected persons remain exposed to nonstop Information Technology and contented linked fluctuations of their occupied setting and too exposed to unceasingly refining their personal employment procedures in employing.

PRACTICAL IMPLICATION

Labelled and definite conceptualizations of e-recruitment circles limits on what practitioners would suppose in their exercise and struggle in the direction of once they accept a specific conceptualization. Well defined conceptualizations as ones in this study offer another conceptualization choices that practitioners can accept depending on their wants. Practitioners can constantly accept a conceptualization that best replicates their state. As per there are suggestions for practice, there are implications for research as well.

New structures and functions of the electronic-recruiting structure might be applied in the general recruitment procedure. By way of the coming of societal media it has the probable to substitute substantial variations for the recruitment development.

Afterward the coming of a innovative expertise in employing serving to improved influence and to connect with outside participant collections (e.g., candidates), numerous extra know-hows (e.g., candidates-tracking system, road map management) had to trail on advanced phases of the electronic recruiting to knob this innovative origination and to deed its assistance.

The idea of a smartphone candidate in mobile employment will offer new-fangled chances (aspirant is accessible universally) and tests (additional evidence and info is wanted on aspirants' places and everyday social designs) for companies.

RECOMMENDATION AND FUTURE RESEARCH

As an option to expanding e-recruitment, ICT services require collaboration between businesses, the government, banks, and clients. This research has several ramifications for ICT firms.

I. The findings might be used as a roadmap for practitioners to priorities strategies based on employer intent during the e-recruitment process.

II. Despite the result that perceived trust and user innovation had minimal impact on employers' intent to ICT services, enterprises still have the potential to capture the enormous unbanked market by providing transparent goods and user-friendly features.

III. A new wave of technologies is changing the way people engage with their assets. Banks must reimagine how they operate, especially the internet-controlling element, to provide excellent service and compete effectively.

IV. Furthermore, recruitment digitization would have an impact on employee's behavior during the recruitment process.

THE EVOLUTIONARY ROLE OF INFORMATION & COMMUNICATION TECHNOLOGIES (ICT) IN TRANSFORMING THE RECRUITMENT PROCESS WITHIN PAKISTAN'S BANKING INDUSTRY

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V. Aside from that, local enterprises and SMEs must build their businesses in an inventive and creative manner to survive. However, it has been recommended that this study could further explore the area of technologies and their impact on employees' and competitors.

VI. It set the future direction for the researcher who's want to conduct a study so, researchers could increase the number of observation and conduct a comparative analysis of technologies services of banking.

VII. It has been suggested that cyber-attack, scam software is associated with ICT services which have severely affected the business models, local customers, general public thus, government regulator has designed realistic policies and framework that lead to systematic operation of financial technologies because in the future the volume of technologies service would be increased.

LIMITATIONS OF THE STUDY
Limitations of the study is that a low population and sample size has been applied in the current study which cannot be generalized for all the customers using ICT services. One of the limitations of the study is that it has been conducted during the e-recruitment process, which cannot reflect the findings before and after employment sustainability. Trendy the current study, the information has been together since the firms rather than the employees' who are also the major user of the ICT services. One of the limitations is almost all the sample size is from educated people and the ones who are having less or no education will have issues in using technologies. This study is conducted in Pakistan with limited responses in the future scholars can make a comparative study between developing (Pakistan) and developed nations regionally and globally.

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